

**United States Bankruptcy Court
District of South Carolina**

Case Number: 18-06539-dd

Chapter: 7

In re:

Jay Coleman Connor

**Entered By The Court
5/28/19**

ORDER DISCHARGING DEBTOR

Filed By The Court

5/28/19
Laura A. Austin
Clerk of Court
US Bankruptcy Court

A discharge under 11 USC § 727 is granted to: Jay Coleman Connor,

IT IS SO ORDERED.



Chief United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of South CarolinaIn re:
Jay Coleman Connor
DebtorCase No. 18-06539-dd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0420-2

User: dillard
Form ID: 164BNCPage 1 of 2
Total Noticed: 21

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

543556588 +API - CHARLESTON LLC, C/O Moore and VanAllen, PO Box 22828, Charleston SC 29413-2828
 543556589 +Attorney General of The US, Civil Division Bankruptcy Section, US Department of Justice, Washington DC 20530-0001
 543556592 +Bradford Mortgage /TMST, 100 N. Cherry St No.400, Winston Salem NC 27101-4016
 543556594 First Federal Savings and Loan, PO Box 30149, Tampa FL 33630-3149
 543556593 First Federal-Formerly Plantation, Federal Bank fka First Trust, PO Box 31279, Tampa FL 33631-3279
 543556595 Gene Wright, c/o J & L Oil Co, 204 US-45, Vernon Hills, IL 60061
 543556599 +Jim & Sara Connor, 1621 East Saluda Lake Road, Greenville SC 29611-2453
 543556603 +Rogers Townsend & Thomas, PO Box 100200, Columbia SC 29202-3200
 543556605 +South State Bank, 46 Broad Street, Charleston SC 29401-3004
 543556607 +Synovus Bank, 230 Seven Faerms Drive Ste 100, Charleston SC 29492-7555
 543556608 +The Law Firm of Cisa and Dodds, 858 Lowcountry Blvd Ste 101, Mount Pleasant SC 29464-3080

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. db

+E-mail/PDF: jayc650@gmail.com May 28 2019 22:13:10 Jay Coleman Connor,
 85 Cumberland Street #3, Charleston, SC 29401-3168
 tr +EDI: QKCAMPBELL.COM May 29 2019 02:13:00 Kevin Campbell, PO Box 684,
 Mount Pleasant, SC 29465-0684
 543556587 +EDI: AFNIRECOVERY.COM May 29 2019 02:13:00 A T & T, c/o Afni Inc, PO Box 3427,
 Bloomington IL 61702-3427
 543556591 +EDI: BANKAMER2.COM May 29 2019 02:13:00 Bank of America, 100 N. Tryon Street,
 Charlotte NC 28255-0001
 543556590 EDI: BANKAMER.COM May 29 2019 02:13:00 Bank of America, PO Box 1390,
 Norfolk VA 23501-1390
 543556596 EDI: IRS.COM May 29 2019 02:14:00 Internal Revenue Service, 1835 Assembly Street,
 Stop MDP 39, Columbia SC 29201
 543556602 EDI: BANKAMER2.COM May 29 2019 02:13:00 Nations Bank, 820 Silver Lake Blvd,
 Dover DE 19904-2464
 543556604 +E-mail/Text: bankruptcy@sctax.org May 28 2019 22:13:46 SC Department of Revenue,
 PO Box 12265, Columbia SC 29211-2265
 543556606 +EDI: STF1.COM May 29 2019 02:14:00 Suntrust, PO Box 26150, Richmond VA 23260-6150
 543556609 +E-mail/Text: USASC-Bankruptcy@usdoj.gov May 28 2019 22:13:50 US Attorney for South Carolina,
 For The Internal Revenue Service, 1441 Main Street Suite 500, Columbia SC 29201-2897
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

543556597* Internal Revenue Service, ACS Support, PO Box 8208, Philadelphia PA 19101-8208
 543556598* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346,
 Philadelphia PA 19101-7346
 543556600 ##+Korn Law Firm, 1300 Pickens Street, Columbia SC 29201-3430
 543556601 ##+Michael Lemmons, 10 Seneca Ave West, Hawthorn Woods IL 60047-1917

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 30, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0420-2

User: dillard
Form ID: 164BNC

Page 2 of 2
Total Noticed: 21

Date Rcvd: May 28, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2019 at the address(es) listed below:

Ann U. Bell on behalf of Debtor Jay Coleman Connor ann@droselaw.com, drose@droselaw.com
Kevin Campbell kcampbell@campbell-law-firm.com, kcampbell@ecf.axosfs.com
R. Michael Drose on behalf of Debtor Jay Coleman Connor Drose@Droselaw.com, droselaw@gmail.com
US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 4